

«AddressBlock» Fill in this information to identify the case:

Debtor 1: Thomas Prentiss
 Debtor 2: Kandi Prentiss
 (Spouse, if filing)
 United States Bankruptcy Court for the: District of Massachusetts
 Case number: 19-13251

Official Form 410S1

Chapter 13

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: The Bank of New York Mellon, F/K/A
 The Bank of New York as trustee for registered Holders
 of CWABS, Inc., Asset-Backed Certificates, Series 2005-7,

Court claim no. (if known): 4-1

Last four digits of any number
 you use to identify the debtor's
 account:

8829Date of payment change: 08/01/2022Must be at least 21 days after
date of this noticeNew total payment: \$1,280.09

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.
 If a statement is not attached, explain why:

Current Escrow Payment: \$508.34New Escrow Payment: \$457.44

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.
 If a notice is not attached, explain why:

Current Interest Rate: 3.375New Interest Rate: 3.500Current principal and interest payment: \$808.61New principal and interest payment: \$822.65

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
 (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: Thomas Prentiss

Case number (if known): 19-13251

Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Tonya Leija

Signature

Date: Jun 24, 2022

Print: Tonya Leija

Title: Authorized Agent

Company:

Address: 1425 Greenway Drive, Suite 250
Irving, TX 75038

Contact Phone:

Email: PCNInquiries@lha-law.com

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF Massachusetts**

In Re:

Case No. 19-13251

**Thomas Prentiss
Kandi Prentiss**

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I hereby certify that on 06/24/2022, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Tonya Leija

Authorized Agent for Creditor
Liepold, Harrison and Associates
1425 Greenway Drive, Suite 250
Irving, TX 75038

Debtor

Thomas Prentiss
344 Chatham Street
Lynn, MA 01902

Kandi Prentiss
344 Chatham Street
Lynn, MA 01902

Debtor's Counsel

Colin Creager
86 Gladstone Street
Boston, MA 02128

Trustee

Carolyn Bankowski
P. O. Box 8250
Boston, MA 02114

U.S. Trustee

Office of the U.S. Trustee
5 Post Office Sq., 10th Fl, Suite 1000
Boston, MA 02109



SERVICING v2

Loan Number _____



Loan Modifications

Submitted By _____ LPonto _____

Date _____ 5/23/2022 _____

Number of Pages _____ 4 _____



IMPORTANT MORTGAGE NOTIFICATION
 Your Payment and Interest Rate Will Increase
 Question? Call us at 1.866.874.5860.

May 23, 2022

Loan Number: [REDACTED]

THOMAS J PRENTISS
 344 CHATHAM ST
 LYNN, MA 01902

Property Address:
 344 CHATHAM ST
 LYNN, MA 01902

Dear Mortgagor(s):

As per the terms of your modification agreement, your interest rate will change to **3.500%**, effective **7/1/2022**. This change in your interest rate will result in a new monthly payment of **\$822.65**, and your first payment at the new adjusted level is due **8/1/2022**. The interest rate will increase until it reaches a cap of **3.500%**.

The table below shows your existing payment and then future payments based on future interest rate adjustments:

Years	Interest Rate	Interest Rate Effective Date	A. Monthly Principal and Interest Payment Amount	B. Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Begins On
5 (Current)	3.375	7/1/2021	\$808.61	\$508.34	\$1316.95	8/1/2021
6 - 19	3.500	7/1/2022	\$822.65	\$457.44	\$1280.09	8/1/2022

1. Your monthly payment might include an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase your monthly payment. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, escrow payments may be adjusted periodically in accordance with applicable law.
2. Your total (C.) monthly payment is calculated by adding the (A.) principal and interest, and (B.) escrow.



Questions or anticipate challenges paying your new monthly payment?

Please contact the Home Retention Department right away at **1.866.874.5860**, Monday through Friday from 7:00am to 6:00pm (Pacific Standard Time).

Additional Assistance Provided!

If you are having difficulty paying your mortgage, you may contact HUD-approved counselors at the following agencies at no charge to find out other options you may have to avoid foreclosure:

- The Department of Housing and Urban Development ('HUD') hotline number is (800) 569-4287 or you can visit their website at <http://www.hud.gov/foreclosure/index.cfm>.
- The HOPE hotline number is (888) 995-HOPE (4673). The Hope Now is a partnership between mortgage companies and non-profit housing counselors. CMS has partnered with Hope Now and you can also request assistance in understanding this letter.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

**IMPORTANT DISCLOSURES****-VERBAL INQUIRIES & COMPLAINTS-**

For verbal inquiries and complaints about your mortgage loan, please contact the Customer Service Department for Carrington Mortgage Services, LLC, at 1-800-561-4567 between 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://carringtonmortgage.com/>.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll



free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://carringtonmortgage.com/>.

COLORADO Residents Only: 7200 S. Alton Way, Ste B180, Centennial, CO 80112, (303) 708-8795

HAWAII Residents Only: Carrington Mortgage Services, LLC ("CMS") is licensed with the State of Hawaii Division of Financial Institutions. You may file complaints about CMS with the Commissioner of Financial Institutions by calling (808) 586-2820 or visiting the division's website for consumer complaints at <http://cca.hawaii.gov/dfi/file-a-complaint/>. For a list of standard or common loan servicing fees charged by CMS, please visit the CMS website at <https://carringtonmortgage.com/HelpCenter/FAQ>

MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

MINNESOTA: Carrington Mortgage Services, LLC is licensed by the Minnesota Department of Commerce.

NEW YORK:

New York City Department of Consumer Affairs Debt Collection Agency License Numbers: 1264739-DCA; 2027784-DCA & 2027786-DCA

This Collection agency is licensed by the City of Buffalo license numbers: CAG11-555177; CAG11-555176 & CAG15-10033598

City of Yonkers Debt Collection Agency License Numbers: 9717; 9837 & 9826

For New York Residents Only: You may file complaints about CMS with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services.

NORTH CAROLINA: Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Collection Agency Licenses with Permit Nos. 102107, 103455 and 112956 Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 / Branch Offices: 2100 E. 196th Street, Suites 100 & 200, Westfield, IN 46074 & 6200 Tennyson Parkway, Suites 210 & 110-B, Plano, TX 75024

OREGON: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.

TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

TEXAS: Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov